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Docket  
(D. Praman)

2005 SEP 26 AM 9 49

ERNEST L. WILLIAMS, President


September 21, 2005

FDIC San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

We are contacting you in response to recent notification that Wal-Mart has expressed an interest in obtaining an industrial loan company charter. We would like to strongly express our disapproval in allowing Wal-Mart to do this. The nearest Wal-Mart Supercenter to our community is approximately 28 miles and is located in Paducah, KY. Wal-Mart has been successful in contributing to the closing of many "Mom & Pop" businesses in our area. E.W. James & Sons of Fulton, KY is one of the most recent examples. We feel that this move in the direction of the financial industry would not be in the best interest of the banks as well as the community as a whole. Thank you for your consideration.

Sincerely,

  
E.L. Williams, CEO

ELW/pk